

**SUBSTITUTION OF TRUSTEE**

WHEREAS, on September 18, 2007, Brian Lofton & Amy Lofton, his wife executed a deed of trust to Peter F. Makowiecki, Trustee for the benefit of "MERS" Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 2801 at Page 229 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi pertaining to the following described property situated in said County and State, to-wit:

Lot 19, Section "A", Bakersfield Subdivision, located in Section 25 & 26, Township 2 South, Range 7 West, DeSoto County, Mississippi as recorded in Plat Book 102, Pages 45, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Property more commonly known as: 4890 Bakersfield Cove, Nesbit, MS 38651.

WHEREAS, under the terms of said deed of trust, the beneficiary or any subsequent holder of the note secured by said deed of trust is authorized and empowered to appoint and substitute another trustee in the place and stead of the trustee named therein, at any time by writing duly signed and acknowledged and recorded in the County in which the premises are located; and

WHEREAS, the undersigned, First Horizon Home Loans, a division of First Tennessee Bank National Association is the present holder and beneficiary of the note secured by the aforesaid deed of trust and now desires to substitute John C. Underwood,

*Underwood*  
\_\_\_\_\_

Jr., of Jackson, Mississippi, in the place and stead of the said original trustee named in the original deed of trust or any subsequently appointed substitute trustee; and

NOW THEREFORE, First Horizon Home Loans, a division of First Tennessee Bank National Association does hereby appoint and substitute John C. Underwood, Jr., as Trustee in said deed of trust in the place and stead of the said original trustee or any subsequently appointed substitute trustee.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE SIGNATURE of First Horizon Home Loans, a division of First Tennessee Bank National Association acting by and through its duly authorized officer, this the 11<sup>th</sup> day of February, 2009.

First Horizon Home Loans, a division  
of First Tennessee Bank National  
Association

BY: Michael Fisher

TITLE: Vice President

Michael Fisher

ATTEST: Marcia Williams  
Marcia Williams  
Assistant Vice President

STATE OF Texas  
COUNTY OF Dallas

Personally appeared before me, the undersigned authority in and for the County and State aforesaid, the within named Michael Fisher and Marcia Williams, known to me to be the Vice President and Assistant Vice President, respectively of the said First Horizon Home Loans, a division of First Tennessee Bank National Association who acknowledged to and before me that he/she/they executed the foregoing instrument in writing on the day and year therein mentioned, for and on behalf of the said corporation, after having been first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 11 day of February, 2009.

  
NOTARY PUBLIC

My commission expires:



Prepared by:  
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